

**Appln No. 09/927,296**  
**Amdt date February 1, 2007**  
**Reply to Office action of August 1, 2006**

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1-44. (Canceled)

45. (Previously Presented) A method for providing rebates for charges made to a credit card as payments for amounts due on an insurance account, the method comprising:  
providing a web site displaying a plurality of insurance policies to which the rebates may be applied;

receiving at the website, a user selection of at least one of the displayed plurality of insurance policies for applying the rebates;

identifying, at the website, an insurance account associated with the user selected insurance policy;

identifying, at the web site, a credit card account;

linking the insurance account with the credit card account;

calculating a rebate amount based on a purchase amount charged to the credit card account using an associated credit card;

electronically transmitting the rebate amount to a remote processing system associated with the insurance account; and

applying, by the remote processing system, the rebate amount to the insurance account.

46. (Previously Presented) The method of claim 45, wherein the remote processing system is accessed over a wide area data communications network.

47. (Previously Presented) The method of claim 45, wherein the rebate amount is a percentage of a purchase amount charged to the credit card account.

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48. (Previously Presented) The method of claim 45 further comprising:  
automatically identifying an amount due on the insurance account; and  
automatically applying the rebate amount to the amount due on the insurance account and  
reducing the amount due.

49-50 (Canceled)

51. (Currently Amended) ~~The method of claim 50 further comprising:~~ A method for  
providing rebates for charges made to a credit card for making payments for medical expenses,  
the method comprising:

calculating a rebate amount based on a purchase amount charged to a credit card account  
using an associated credit card;

identifying a medical services account associated with the credit card account;

transferring funds associated with the rebate amount to the identified medical services  
account;

receiving information on a medical expenditure associated with the medical services  
account;

automatically transferring funds out of the medical services account based on the medical  
expenditure;

verifying an amount of existing funds in the medical services account;

linking the medical services account to a second account;

detecting insufficient funds in the medical services account; and

transferring the detected insufficient funds amount out of the second account.

52-57 (Canceled)